

Section 3B

Accidents to Employees - Wages

(Operative only if so stated in the schedule)

Definitions

Employee

Employee means any person, under a contract of service or apprenticeship with the Insured, who is employed by the Insured on a regular basis (but not including any person employed on a casual or seasonal basis).

Acts

Acts means the Social Security Acts 1975 to 1982 or any enactment made in replacement thereof.

Weekly rate of full wages

Weekly rate of full wages means the weekly rate of full wages paid to an **employee** but not exceeding the average total weekly remuneration paid to him or her by the Insured during the 12 months immediately preceding the date of **injury**, or during any shorter period for which the **employee** has been employed by the Insured.

Injury

Injury means bodily injury to an **employee** caused by violent, accidental, external and visible means and arising out of and in the course of his or her employment by the Insured in the business, including travelling to or from any place of such employment, other than by motor cycle or moped (whether as a rider or passenger).

Cover

If an **employee** is totally disabled from following his or her employment as a result of **injury** sustained during the period of insurance, the Society will pay to the Insured the difference between the amount of weekly benefit payable to the **employee** under the Acts and his or her **weekly rate of full wages**.

Provided that

- 1) no payment will be made unless the **employee** is entitled to benefit under the **Acts**
- 2) the minimum weekly amount payable by the Society will be £5
- 3) if the amount of weekly benefit payable under the Acts to the employee exceeds the **weekly rate of full wages**, payment will be at the rate of £5 per week
- 4) the maximum period for which payment will be made is 104 weeks from the date on which the **injury** was sustained.

Cover Extension

Death benefit

In the event of the death of an **employee** as a direct result of **injury** sustained during the period of insurance, the Society will, at the request of the Insured, pay to the **employee's** legal personal representative the sum of £10,000, provided that death results within 104 weeks from the date on which the **injury** was sustained.

